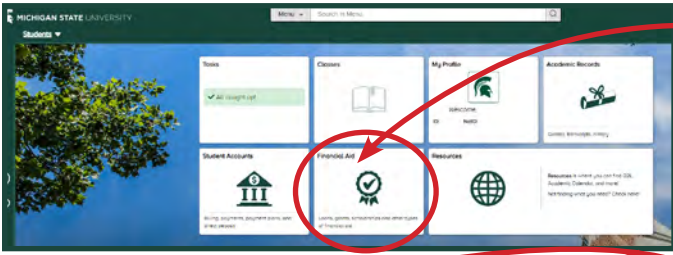
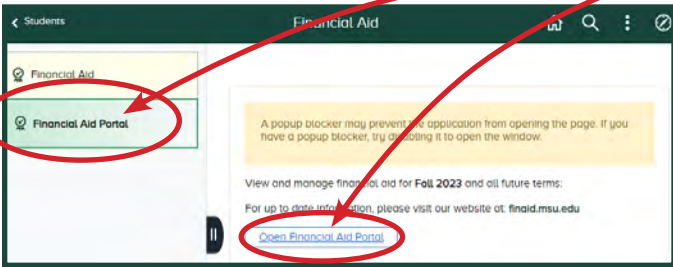


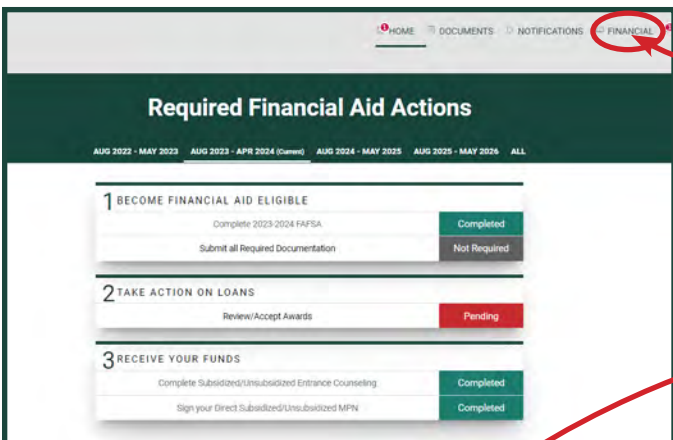
ACCEPT OR ADJUST LOANS IN THE STUDENT PORTAL



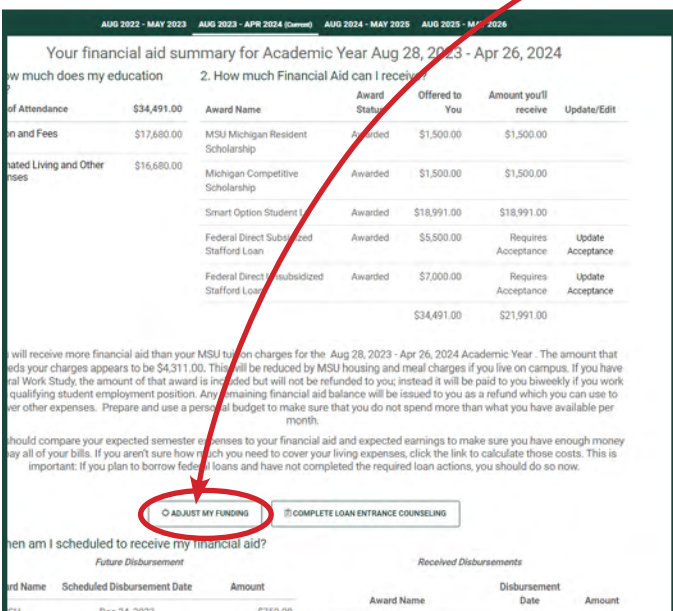
Log in to your student portal: student.msu.edu and click the **Financial Aid** tile.



On the next screen, choose the **Financial Aid Portal** tab, then click the **Open Financial Aid Portal** button.



The Required Actions screen may have some Pending items to look at. Click the **FINANCIAL** tab to view your awards.



The next screen shows your cost of attendance and all the awards in your financial aid package. To accept or adjust your loan awards, click **ADJUST MY FUNDING**. If you are not utilizing loan aid, no action is necessary.

NOTE: This button may be grayed out. You will not be able to accept loans until you have enrolled in classes.

Accept Your Funds

Select Term — Take Action on Loans — Confirm — Done

Step 1 - Select Term(s)

Congratulations! You have been determined eligible for financial aid! Please review your awards and go through the fund acceptance process to select the amount of financial aid required to cover your costs of education at the university. The following awards apply to your academic year, which begins Aug 28, 2023 - Apr 26, 2024. To remain eligible for the awards that require your confirmation, you must accept these funds by Feb 11, 2025.

Select Term to Take Action

Fund	Awarded	Actions	Accepted
MSU Michigan Resident Scholarship	\$750.00	-	-
Michigan Competitive Scholarship	\$750.00	-	-
Smart Option Student Ln	\$9,865.00	-	-
Federal Direct Subsidized Stafford Loan	\$2,250.00	Pending Acceptance	-
Federal Direct Unsubsidized Stafford Loan	\$3,000.00	Pending Acceptance	-

Spring Semester 2024 Awards

On the next screen, you will see awards broken down by semester. Click the box next to **Select Term to Take Action** for each semester you wish to accept or adjust loan amounts.

- Click **TAKE ACTION ON LOANS**.

Semester 2023 Awards

Cost of Attendance	Amount	Take Action
Direct Cost	\$8,220.00	<input type="checkbox"/> \$0.00 needed to cover Direct Cost
Indirect Cost	\$8,340.00	<input checked="" type="checkbox"/> Another amount: 4000 APRY 03: MSU \$5,260.00
Total Cost of Attendance	\$16,615.00	<input type="checkbox"/> I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
MSU Michigan Resident Scholarship	\$750.00	-	-
Michigan Competitive Scholarship	\$750.00	-	-
Smart Option Student Ln	\$9,865.00	-	-
Federal Direct Subsidized Stafford Loan	\$2,250.00	Accepting	\$0.00
Federal Direct Unsubsidized Stafford Loan	\$3,000.00	Accepting	\$0.00

On the next page, choose one of the three buttons. Some important things to remember:

- The “\$ needed” listed in the first button is only the amount remaining to cover Direct Costs (Tuition and Fees), and does not include the cost of Food and Housing.

Accept Your Funds

Select Term — Take Action on Loans — Confirm — Done

Step 2 - Take Action on Direct Loans

Please select the amount required to cover the costs necessary to attend school for the selected terms. You are eligible for a maximum of \$12,000.00, we recommend accepting \$3,000, the amount required to cover or maximize your remaining tuition and fee costs.

Fall Semester 2023 Awards

Cost of Attendance	Amount	Take Action
Direct Cost	\$8,220.00	<input type="checkbox"/> \$0.00 needed to cover Direct Cost
Indirect Cost	\$8,340.00	<input checked="" type="checkbox"/> Another amount: 4000 APRY 03: MSU \$5,260.00
Total Cost of Attendance	\$16,615.00	<input type="checkbox"/> I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
MSU Michigan Resident Scholarship	\$750.00	-	-
Michigan Competitive Scholarship	\$750.00	-	-
Smart Option Student Ln	\$9,865.00	-	-
Federal Direct Subsidized Stafford Loan	\$2,250.00	Accepting	\$2,250.00
Federal Direct Unsubsidized Stafford Loan	\$3,000.00	Accepting	\$1,750.00
Total Awarded	\$14,615.00	-	-
Amount You will receive (excluding Fees)	\$13,365.00	-	-

Spring Semester 2024 Awards

- “Another Amount” is the option most students will choose. NOTE: **You are entering the TOTAL AMOUNT of your Subsidized and Unsubsidized loans, NOT the additional amount you wish to accept.** For example, if you have already accepted \$2,000 in loans for fall and wish to accept an additional \$2,000 you would enter \$4,000.

Accept Your Funds

Select Term — Take Action on Loans — Confirm — Done

Step 3 - Confirm your Awards

Congratulations! Below are the actions you have taken on your awards.

Cost of Attendance	Fall Semester 2023	Spring Semester 2024
Direct Cost	\$8,220.00	\$9,459.00
Indirect Cost	\$8,340.00	\$8,340.00
Total Cost of Attendance	\$16,615.00	\$17,879.00

Fund	Fall Semester 2023	Acceptance	Spring Semester 2024	Acceptance	Change in Acceptance
MSU Michigan Resident Scholarship	\$750.00	-	\$750.00	-	-
Michigan Competitive Scholarship	\$750.00	-	\$750.00	-	-
Smart Option Student Ln	\$9,865.00	-	\$9,126.00	-	-
Federal Direct Subsidized Stafford Loan	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00	\$5,500.00
Federal Direct Unsubsidized Stafford Loan	\$3,000.00	\$1,750.00	\$4,000.00	\$750.00	\$2,900.00

Summary of Award Acceptance

	Fall Semester 2023	Spring Semester 2024
Amount you will receive (excluding Fees)	\$13,365.00	\$14,629.00
Direct Cost	\$8,220.00	\$9,459.00
Excess Amount	\$5,145.00 (Excess Amount)	\$5,169.00 (Excess Amount)

You are over-funded. You will receive an excess of \$12,311.00 to cover your living and other expenses for the term. If you don't absolutely need \$12,311.00 to cover living expenses OR if the amount is not sufficient to cover living expenses, consider adjusting your funding. If you haven't completed loan entrance counseling, it is highly recommended that you do so to understand how to borrow responsibly.

Electronic Signature Consent
By selecting the "I Accept" button, you are signing this document electronically. You agree your electronic signature is the legal equivalent of your manual handwritten signature on this document. You also agree that your signature on this document (whether referred to as your "E-Signature") is as valid as if you signed the document in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature. The lack of such certification or third party verification will not in any way affect the enforceability of your Signature or any resulting agreement between you and the Financial Aid Office. You are also confirming that you are the student authorized to provide the data on this document. By electronically signing documents, you agree to all the terms and conditions of such documents as they apply to you and your E-Signature.

Enter Student ID Enter Last Name

- Enter requested loan totals in **whole dollar amounts only** (no cents).

- On the following confirmation page:

- Click **I ACCEPT**

- Enter your Student ID# and your name

- Click **SIGN & FINISH**